

Information to identify the case:			
Debtor 1:	Kelli Caldwell		Social Security number or ITIN: xxx-xx-6585
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 8/22/23
Case number:	23-17269-RG		Date case converted to chapter: 7 1/16/24

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kelli Caldwell	
2. All other names used in the last 8 years		
3. Address	307 Prospect Ave Apt 5D Hackensack, NJ 07601-2532	
4. Debtor's attorney Name and address	David E. Mayland Strasser and Associates, P.C. 7 East Ridgewood Road Paramus, NJ 07652	Contact phone 201-445-9001 Email: dm@strasserlaw.com
5. Bankruptcy trustee Name and address	Donald V. Biase Donald V. Biase, Chapter 7 Trustee PO Box 646 Essex Fells, NJ 07021	Contact phone 862-702-3185

Debtor **Kelli Caldwell**

Case number **23-17269-RG**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 1/17/24
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	February 15, 2024 at 09:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 969 576 8609, Click on JOIN using passcode 0351882427, or call 1-862-357-7761</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 4/15/24
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Kelli Caldwell
Debtor

Case No. 23-17269-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 17, 2024

User: admin
Form ID: 309A

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Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:

Recip ID	Recipient Name and Address
db	Kelli Caldwell, 307 Prospect Ave, Apt 5D, Hackensack, NJ 07601-2532
520004262	# Apothaker Scian P.C., 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410
520004263	Barclays Bank De/Northstar location svc, 4285 Genesee St, Cheektowaga, NY 14225-1943
520101052	Baridge House Associates, 307 Prospect House, Hackensack, NJ 07601
520004264	Bergdorf Goodman/Capital One, PO Box 673, Minneapolis, MN 55440-0673
520004270	CoastalcommProsper, 221 Main St Ste 300, San Francisco, CA 94105-1909
520004272	Department of Finance, PO Box 469046, Escondido, CA 92046-9046
520004273	Department of Treasury/IRS, 8212 Hamilton Ave, Cincinnati, OH 45231-2326
520004277	+ First National Bank, The Bureaus, 650 Dundee ED Ste 370, Northbrook, IL 60062-2757
520004279	+ ISN Corporation, 2000 N Classen Blvd Ste 3200, Oklahoma City, OK 73106-6034
520004280	JetBlue Barclay Bank Delaware, PO Box 19899, Wilmington, DE 19801
520004282	Linebacker Goggan Blair & Sampson, LLP, 61 Broadway Rm 2600, New York, NY 10006-2840
520004293	Synco/PPC, PO Box 530975, Orlando, FL 32801
520068490	+ TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
520004298	The Port Authority of NY/NJ, PO Box 149001, Staten Island, NY 10314-9001
520004299	Toll Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
520004300	Tromberg, Morris & Pulin, PLLC, 1515 S Federal Hwy Ste 100, Boca Raton, FL 33432-7404
520004302	US BANK-NJ-Indirect Lending, PO Box 790179, Saint Louis, MO 63179-0179
520004303	Walmart/Capital One, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dm@strasserlaw.com	Jan 17 2024 20:44:00	David E. Mayland, Strasser and Associates, P.C., 7 East Ridgewood Road, Paramus, NJ 07652
tr	+ Email/Text: donald.biase@txitrustee.com	Jan 17 2024 20:44:00	Donald V. Biase, Donald V. Biase, Chapter 7 Trustee, PO Box 646, Essex Fells, NJ 07021-0646
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 17 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520004259	Email/Text: backoffice@affirm.com	Jan 17 2024 20:45:00	Affirm Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
520049998	Email/PDF: resurgentbknofications@resurgent.com	Jan 17 2024 21:02:43	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520004260	Email/Text: kristin.villneauve@allianceoneinc.com	Jan 17 2024 20:44:00	Alliance One, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
520004261	Email/Text: kristin.villneauve@allianceoneinc.com	Jan 17 2024 20:44:00	AllianceOne Receivables Management Inc., PO Box 3100, Southeastern, PA 19398-3100

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520004265	+ EDI: CITICORP	Jan 18 2024 01:30:00	Bloomington/Citibank, PO Box 6789, Sioux Falls, SD 57117-6789
520004267	EDI: PHINGENESIS	Jan 18 2024 01:30:00	CB Indigo/GF, PO Box 4499, Beaverton, OR 97076-4499
520004266	EDI: CAPITALONE.COM	Jan 18 2024 01:30:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
520019166	+ EDI: AIS.COM	Jan 18 2024 01:30:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520004268	EDI: CITICORP	Jan 18 2024 01:30:00	Citibank, PO Box 6181, Sioux Falls, SD 57117-6181
520004269	EDI: CITICORP	Jan 18 2024 01:30:00	Citibank, N.A., 5800 S Corporate Pl # PALCE MAIL CODE 23, Sioux Falls, SD 57108-5027
520023831	EDI: Q3G.COM	Jan 18 2024 01:30:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
520021298	EDI: CITICORP	Jan 18 2024 01:30:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520004271	Email/PDF: creditonebknotifications@resurgent.com	Jan 17 2024 20:51:17	Credit One Bank USA, PO Box 98873, Las Vegas, NV 89193-8873
520004274	EDI: DISCOVER	Jan 18 2024 01:30:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
520010053	EDI: DISCOVER	Jan 18 2024 01:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520004275	Email/Text: bknotice@ercbpo.com	Jan 17 2024 20:45:00	ERC, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
520004276	EDI: PHINGENESIS	Jan 18 2024 01:30:00	FEB Destiny/GF, PO Box 4499, Beaverton, OR 97076-4499
520004278	+ EDI: AMINFOFP.COM	Jan 18 2024 01:30:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
520004281	Email/Text: customerservice.us@klarna.com	Jan 17 2024 20:44:00	Klarna Inc, 629 N High St Ste 300, Columbus, OH 43215-2025
520047105	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 21:03:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520004283	Email/Text: BKNotice@ldvlaw.com	Jan 17 2024 20:44:00	Lyons, Doughty & Veldhuis, P.C., 136 Gaither Dr Ste 100P, Mount Laurel, NJ 08054-1725
520004286	Email/Text: EBN@Mohela.com	Jan 17 2024 20:44:00	Mohela-Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
520004284	+ EDI: CITICORP	Jan 18 2024 01:30:00	Macy's/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
520059983	+ EDI: AISMIDFIRST	Jan 18 2024 01:30:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520050047	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 17 2024 20:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520004285	EDI: AISMIDFIRST	Jan 18 2024 01:30:00	Midland MTG/ MIDFIRST BANK, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
520004288	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jan 17 2024 20:44:00	NJ E-ZPASS, PO Box 4971, Trenton, NJ 08650-4971
520063336	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jan 17 2024 20:44:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
520067918	+ EDI: JEFFERSONCAP.COM	Jan 18 2024 01:30:00	NORDSTROM, INC., Jefferson Capital Systems

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			LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520004287	EDI: CAPITALONE.COM	Jan 18 2024 01:30:00	Neiman Marcus/Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520004289	+ Email/Text: bnc@nordstrom.com	Jan 17 2024 20:44:03	Nordstrom TD Bank, 13531 E Caley Ave, Englewood, CO 80111-6505
520065838	EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery Associates, LLC, c/o Paypal Credit, POB 41067, Norfolk VA 23541
520067630	EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
520004291	Email/Text: signed.order@pfwattorneys.com	Jan 17 2024 20:44:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
520004290	EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
520067844	+ EDI: JEFFERSONCAP.COM	Jan 18 2024 01:30:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520031624	EDI: Q3G.COM	Jan 18 2024 01:30:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
520031623	EDI: Q3G.COM	Jan 18 2024 01:30:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
520004292	EDI: SYNC	Jan 18 2024 01:30:00	Syncb/JCPenny, PO Box 965007, Orlando, FL 32896-5007
520004294	EDI: SYNC	Jan 18 2024 01:30:00	Syncb/ToysRUS, PO Box 965036, Orlando, FL 32896-5036
520004295	EDI: PHINGENESIS	Jan 18 2024 01:30:00	TBOM/Milestone, PO Box 4499, Beaverton, OR 97076-4499
520004296	EDI: WTRRN BANK.COM	Jan 18 2024 01:30:00	TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
520004297	EDI: CITICORP	Jan 18 2024 01:30:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
520024634	EDI: USBANKARS.COM	Jan 18 2024 01:30:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
520005226	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jan 17 2024 20:50:36	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520004301	Email/Text: BAN5620@UCBINC.COM	Jan 17 2024 20:44:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
520061837	+ EDI: AIS.COM	Jan 18 2024 01:30:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2	User: admin	Page 4 of 4
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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2024	Signature: <u>/s/Gustava Winters</u>
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2024 at the address(es) listed below:

Name	Email Address
David E. Mayland	on behalf of Debtor Kelli Caldwell dm@strasserlaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Donald V. Biase	dbiase4236@gmail.com dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com;ecf.alert+Biase@titlexi.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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